



A Financial Professional's Ultimate SURVIVAL GUIDE for the Challenging New Fiduciary Landscape

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The Department of Labor will soon announce its new fiduciary regulations. It is likely that almost everyone who provides financial advice will legally have fiduciary responsibilities—in short, the ways that all financial advisors do business will be affected. A distinguished panel will explore the ramifications of the potential DOL decision and help advisors comply with the law.

The multidisciplinary panel will provide detailed analysis of the changes across the spectrum of financial services, offering valuable insights into how to survive and thrive in this new regulatory environment.

Attendees will learn:

- How the DOL ruling will constrict compensation
- How to prepare for the possibility of increased litigation
- Where conflicts of interest may lie
- How large financial institutions are likely to respond
- What the impact will be on commission-based proprietary products
- How the ruling will affect Middle Americans

Who Should Attend: Insurance Producers, Investment Advisors, Financial Planners, Attorneys, Estate Planners, Business & Compensation Planners, Retirement Counselors, CPAs

Educational Level: Upper-Level Intermediate

CE Credits for National Broadcast Date: this program has been submitted for insurance, legal, accounting, CFP®, ICB, and PACE credits. Check www.SocietyofFSP.org for state approvals.

MODERATOR

Richard M. Weber, MBA, CLU, AEP, was the 2012-2013 President of the Society of Financial Service Professionals. A 48-year veteran of the life insurance industry, he has been a successful agent, an insurance company executive, and now a consultant to insurers and their agents on the topic of effective and ethical selling.

PANELISTS

Steve Parrish, JD, CLU, ChFC, RHU, an adjunct professor at Drake University, works with hundreds of business owners to solve problems, help them exit their businesses, or retain their top talent. Retired from the Principal Financial Group, Parrish's Forbes.com blog is focused on financial intelligence for business owners.

Ernie Guerriero, CLU, ChFC, CEBS, CPCU, CPC, is a director and head of Qualified Plan Marketing for the Business Resource Center for Advanced Markets of the Guardian Life Insurance Company in New York. Guerriero has published articles in the *Journal of Financial Service Professionals* and the *New York University Review of Employee Benefits and Executive Compensation*. He has also appeared on The Wealth Channel.

Peter Swisher, CFP, CPC, is the Senior Vice President and National Sales Director for Pentegra Retirement Services and is known nationally for his work on retirement plan governance. He is the author of *401(k) Fiduciary Governance: An Advisor's Guide*. A prolific writer and speaker for the financial community, Swisher is actively involved in association work.